



Adams Financial Concepts, LLC

Our passion is creating wealth for you.

Adams Financial Concepts' mission is to build and maintain wealth for our clients with superior performance (given returns and commensurate with risks).

“Our value proposition is our performance.”

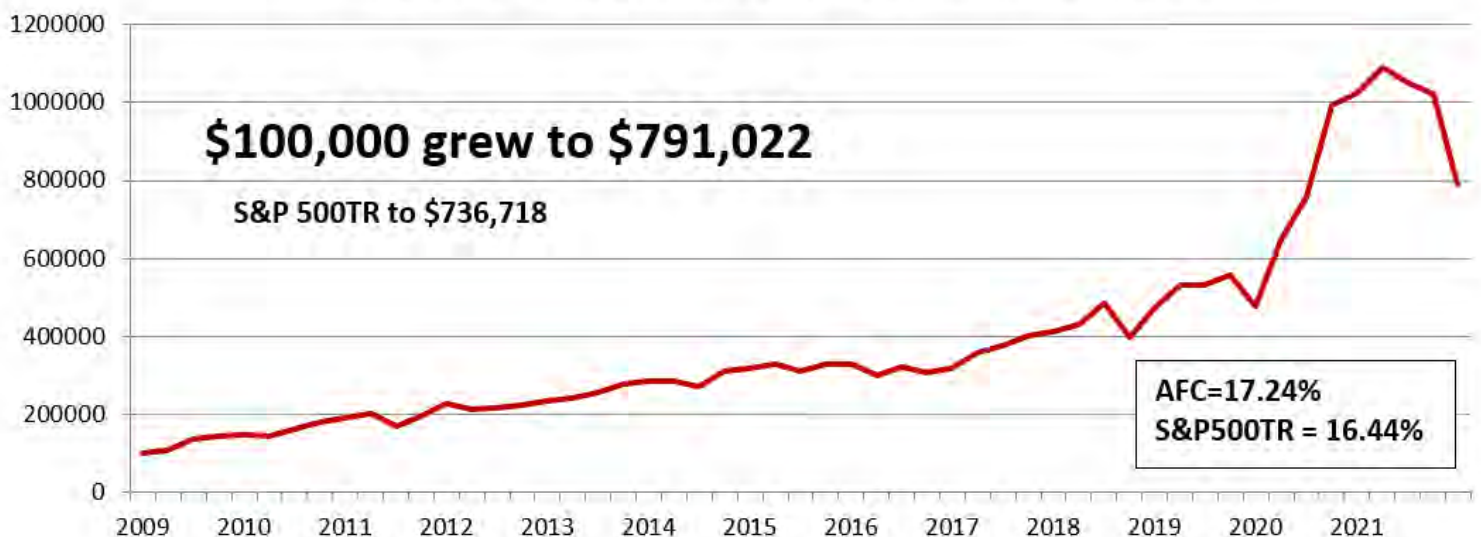
We work hard to create wealth. That’s our job. So you can be better prepared...for retirement, for financial emergencies...for opportunities. And our goal is not just to get you TO retirement, but to get you THROUGH it, to make sure you have enough to achieve your goals and live out your plans with a margin of safety.



From left to right: Al Souza, Chris Yand, Mike Adams

We’re not only proud of our performance, but also how our returns compare with others in the industry; see our real performance, composite of all client accounts and net of all fees:

Actual Returns for AFC Growth Accounts



We believe the difference is focus.

Many firms focus on mitigating risk. Our focus is wealth creation, giving you a margin of safety to get through black swans. An increase of 1% in annual performance over 25 years will result in a nest egg that is over 20% greater. A \$100,000 account growing an average of 5% over 25 years will reach \$338,835. Imagine the difference an account averaging 10% growth over 25 years, and what a difference it would make for your retirement.

5%	\$338,835
10%	\$1,083,471
15%	3,291,895

The Bottom-Up approach to investing focuses on selecting stocks of companies which have favorable attributes. This approach assumes that companies can do well even when their industry is not.

It entails a thorough review of the company:

- Financials
- Products
- Competitive Position
- Management

Warren Buffett, perhaps the greatest investor of our time, prefers the Bottom-Up approach, and quoted Mark Twain in saying, "Put all your eggs in one basket and watch the basket." (The Snowball: Warren Buffett and the Business of Life, 2008)

- Adams Financial Concepts (AFC) Managed Accounts results are net of all fees and expenses. The results are net, net, net.
- AFC Managed Accounts returns include all active accounts as well as all closed accounts with the same objective: to beat the S&P 500 over the longer-term (10 years).
- AFC Managed Accounts information in the charts and tables does not include AFC balanced accounts or AFC fixed income accounts which have performance objectives (or benchmarks) different from the growth accounts.
- The objective for all AFC Managed Accounts in these tabulations have a common objective: "Beat the S&P 500 over the longer-term (10 years).
- AFC Managed Accounts are concentrated in 8 to 12 securities as opposed to the S&P 500 which is a diversified index. (For further discussion see AFC Investment Philosophy).
- AFC Managed Accounts include capital gains and losses, both realized and unrealized, but do not include the impact of taxes on capital gains.
- AFC Managed Accounts tend to have greater volatility than the S&P 500 Index.
- Minimum Account Size as of 1/1/2008 is \$100,000; Prior to 1/1/2008, the minimum account size was \$50,000. Several long-term clients of A Michael Adams were allowed to join the Custom Portfolio Wrap program even with less than \$50,000 during 2005 and 2006.
- Past performance is no guarantee of future returns.
- S&P 500 Index includes dividends reinvested.
- This summary does not constitute an offer to sell or a solicitation of an offer to buy any securities or to enter into any investment advisory relationship and may not be relied upon in connection with any offer or sale of securities.
- "Luck versus Skill in the Cross-Section of Mutual Fund Returns" published in The Journal of Finance, October 2010 by Eugene Fama and Kenneth French,"

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